BETTER BUSINESS BUREAUS'

INQUIRIES
AND
COMPLAINTS 1985

STATISTICAL SUMMARY OF 1984 DATA

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BBB

THE COUNCIL OF BETTER BUSINESS BUREAUS, INC.

INTRODUCTION

Each year the Council of Better Business Bureaus publishes a summary of data on consumer inquiries and complaints handled by the nation's Better Business Bureaus.

Estimates for total requests for service, types of service and number of inquiries and complaints for the entire Better Business Bureau System were based on monthly reports from 93 local BBB offices. Projections for types of complaints were derived from 12 geographically varied Bureaus (Inquiry/Complaint Information System).

The CBBB and the 166 local Bureaus are supported by business in the interest of promoting voluntary self-regulation and better business consumer relations. The non-profit Bureaus handle consumer inquiries and complaints, monitor advertising claims to assure truth and accuracy, and operate programs of consumer education throughout the United States.

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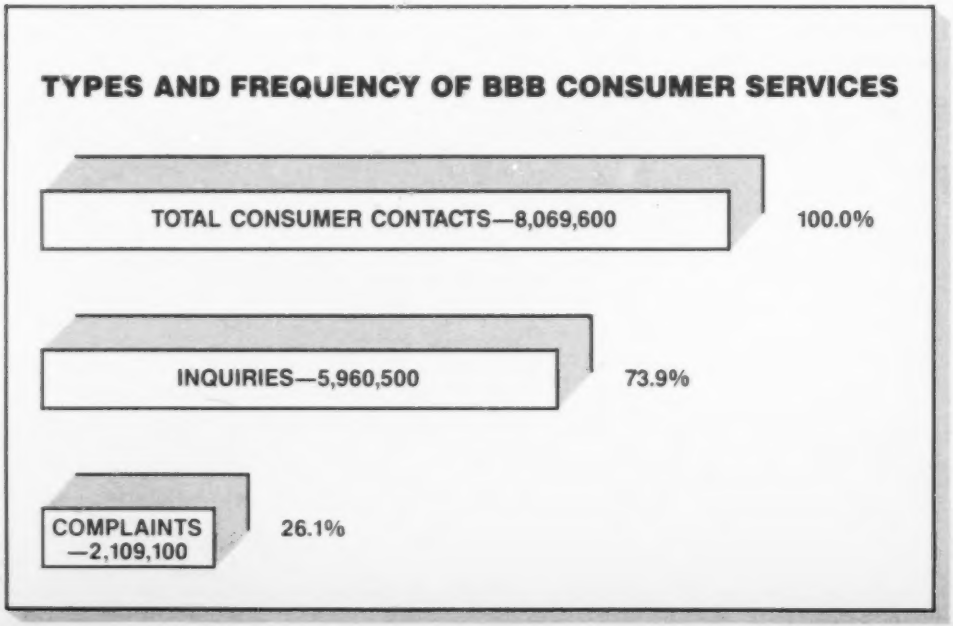
Over eight million inquiries & complaints handled in 1984

The 166 U.S. Better Business Bureau offices handled over eight million consumer inquiries and complaints during 1984.



By far, most requests (almost 8 in 10) were pre-purchase inquiries from consumers seeking to "checkout" the reliability of individual companies before making purchases or investments.

About 26%, or over two million requests, were received from consumers with complaints about purchase or service transactions.

Overall BBB activity was up about 3 percent, largely the result of increased complaint volume stemming from special complaint handling programs established for a number of automobile manufacturers.

Home remodeling/improvement top BBB report requests list

Requests for reports on companies which perform home remodeling, improvement and repair service accounted for more than 16% of all reports requested in 1984.

TOP TEN
COMPANY REPORT REQUESTS CATEGORIES

Rank	Category	Number	Percent
1	**Home Remodeling/Improvement Co's**	**654,040**	**16.20%**
	Home Remodeling Contractors	(126,535)	
	Roofing Contractors	(112,172)	
	Heating/Central Air Cond't Co's	(81,950)	
	Solar Energy Co's	(47,352)	
	Siding Contractors	(38,337)	
	Plumbing Contractors	(37,443)	
	Paving Contractors	(33,131)	
	Waterproofing Co's	(26,072)	
	Storm (Thermal) Window & Door Co's	(25,229)	
	Home Insulation Co's	(22,238)	
	Electrical Contractors	(19,023)	
	Fence Co's	(10,699)	
	Cement Contractors	(6,283)	
	Not Elsewhere Classified	(56,242)	
2	**Ordered Product Sales**	**253,346**	**6.29%**
	Magazine Subscription by Mail	(37,055)	
	via Catalogs by Mail	(29,938)	
	via Broadcast Advertising	(25,109)	
	via Newspr/Mag. Advertising	(20,222)	
	via Telephone Solicitation	(19,435)	
	Not Elsewhere Classified	(114,209)	
3	**Insurance**	**227,434**	**5.65%**
	Life Insurance	(46,387)	
	Accident & Health Insurance	(30,154)	
	Auto Insurance	(20,510)	
	Home Owner (Renter)/Fire Ins.	(6,610)	
	Not Elsewhere Classified	(123,773)	
4	**Franchised Auto Dealers**	**216,439**	**5.37%**
5	**Soliciting Organizations**	**134,844**	**3.35%**
	Charity	(70,913)	
	Advertising	(58,701)	
	Police/Fire	(2,059)	
	Veterans	(1,666)	
	Business Membership	(714)	
6	**Vacation Certificate Co's**	**113,502**	**2.82%**
7	**Direct Selling Companies**	**105,384**	**2.62%**
	Magazines	(26,515)	
	Photographers	(14,118)	
	Encyclopedias	(5,990)	
	Not Elsewhere Classified	(58,761)	
8	**Work-At-Home Companies**	**86,334**	**2.10%**
9	**Heating/Central Air Cond't Co's**	**81,950**	**2.03%**
10	**Auto Repair Shops (Mech.)**	**78,569**	**1.95%**

The increasing popularity of shopping from home is evidenced in the second ranking category, **Ordered Product Sales**, which accounted for over 6% of reports. Magazine subscription and mail order catalog companies were frequently the specific subject of interest among the Ordered Product Sales categories.

Inquiries about **Insurance Companies** ranked third at 5.6%, with life insurance of greatest interest, followed by accident and health, then auto.

Franchised Auto Dealers ranked fourth and **Soliciting Organizations** (primarily charities) ranked fifth.

Ordered product sales rank first among complaint categories

Products ordered from home, using sources such as magazine ads and mail order catalogs, generated the largest number of complaints[1] to Better Business Bureaus during 1984. Almost 20% of all complaints fell into the **Ordered Product Sales** category.

Home Remodeling/Improvement Co's, at more than 8%, accounted for the second highest complaint volume. Within this general category, **Home Remodeling Contractors** registered the highest individual volume, followed by **Roofing Contractors**, **Heating/Central Air Conditioning Companies** and **Plumbing Contractors**.

Franchised Auto Dealers were third in complaint volume followed by **Home Furnishings Stores** (4th) and **Auto Repair Shops** (5th).

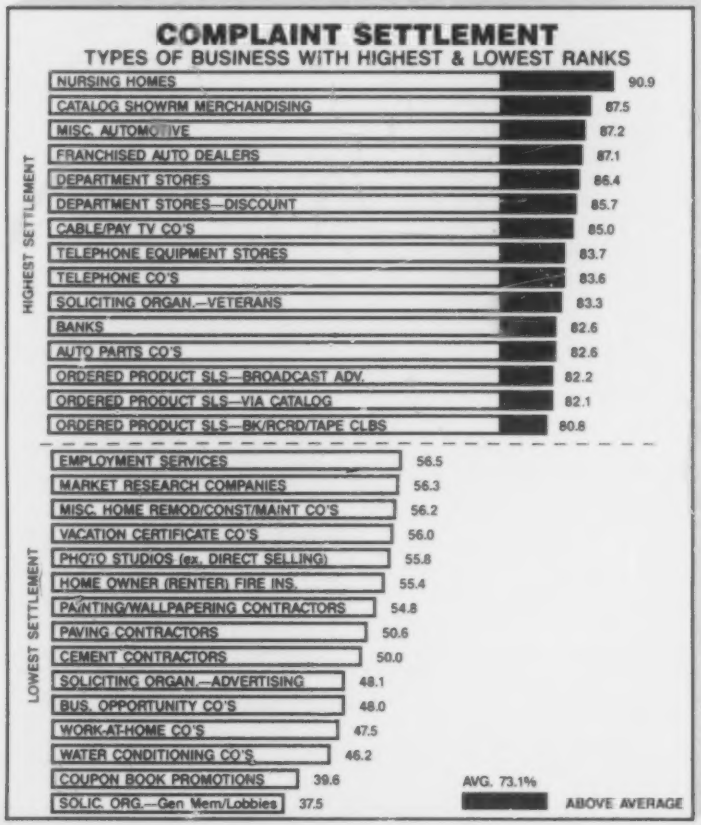
TOP TEN
CATEGORIES OF COMPLAINT (Standard Operations)

Rank	Category	Number	Percent
1	**Ordered Product Sales**	**75,719**	**19.68%**
	Magazine Subscriptions by Mail	(10,344)	
	via Catalogs by Mail	(8,314)	
	via Newspr/Magazine Advertising	(4,762)	
	Book/Record/Tape Clubs	(1,987)	
	via Telephone Solicitation	(782)	
	via Broadcast Advertising	(686)	
	Not Elsewhere Classified	(48,844)	
2	**Home Remodeling/Improvement Co's**	**32,196**	**8.36%**
	Home Remodeling Contractors	(6,258)	
	Roofing Contractors	(4,481)	
	Heating/Central Air Cond't Co's	(3,064)	
	Plumbing Contractors	(2,493)	
	Siding Contractors	(1,639)	
	Storm (Thermal) Window & Door Co's	(1,080)	
	Waterproofing Co's	(894)	
	Electrical Contractors	(796)	
	Solar Energy Co's	(739)	
	Painting/Wallpapering Contractors	(706)	
	Fence Co's	(571)	
	Home Insulation Co's	(543)	
	Cement Contractors	(427)	
	Not Elsewhere Classified	(7,104)	
3	**Franchised Auto Dealers**	**26,393**	**6.86%**
4	**Home Furnishing Stores**	**10,344**	**2.68%**
5	**Auto Repair Shops (Mech.)**	**9,738**	**2.53%**
6	**Direct Selling Companies**	**9,309**	**2.42%**
	Magazines	(3,660)	
	Photographers	(1,826)	
	Encyclopedias	(301)	
	Not Elsewhere Classified	(3,522)	
7	**Miscellaneous—Automotive**	**7,530**	**1.96%**
8	**Department Stores**	**7,484**	**1.95%**
9	**Dry Cleaning/Laundry Co's**	**6,313**	**1.64%**
10	**Television Servicing Estab.**	**5,379**	**1.40%**

[1]Of the 2,109,100 complaints received by the BBB system, 1,899,100 were processed under "standard operations", and 210,000 through special automotive programs.

In 857,100 standard operations cases, the BBB either provided a special form or requested a letter of complaint as a result of an initial telephone contact with the complainant. Of these initial contacts, 384,700 resulted in a written statement which the BBB presented formally to businesses for a response. It is this base of "presented" complaints upon which ranking and percent of total was calculated. The remainder of 1.9 million initial standard operations complaints were handled as follows: 579,500 through provision of information or counseling; 285,500 referred to other sources; 140,100 referred to subject company as first recourse; 36,900 expedited through special "hotline" telephone referral to company involved.

Complaint settlement averages 73.1% for 1984



Volume alone is often not an adequate basis for evaluating the significance of complaints within an industry. Complaint volume for a given type of business is often closely related to the number of consumer transactions; the greater the number of transactions, the greater the potential for complaints to arise.

The BBB "Settlement Index" is therefore an important measurement of business' efforts to resolve consumer problems when they arise.

The chart at left shows the types of business with the highest and lowest settlement rates.

The average settlement rate for all types of business in 1984 was 73.1%, but ranged from a high of 90.9% to a low of 37.5 percent. **Nursing Homes** achieved the highest rate and Solicitations for **General Membership/Lobbying Organizations** the lowest.

Settlement rates for each type of business can be found in Appendix 1 of this report.

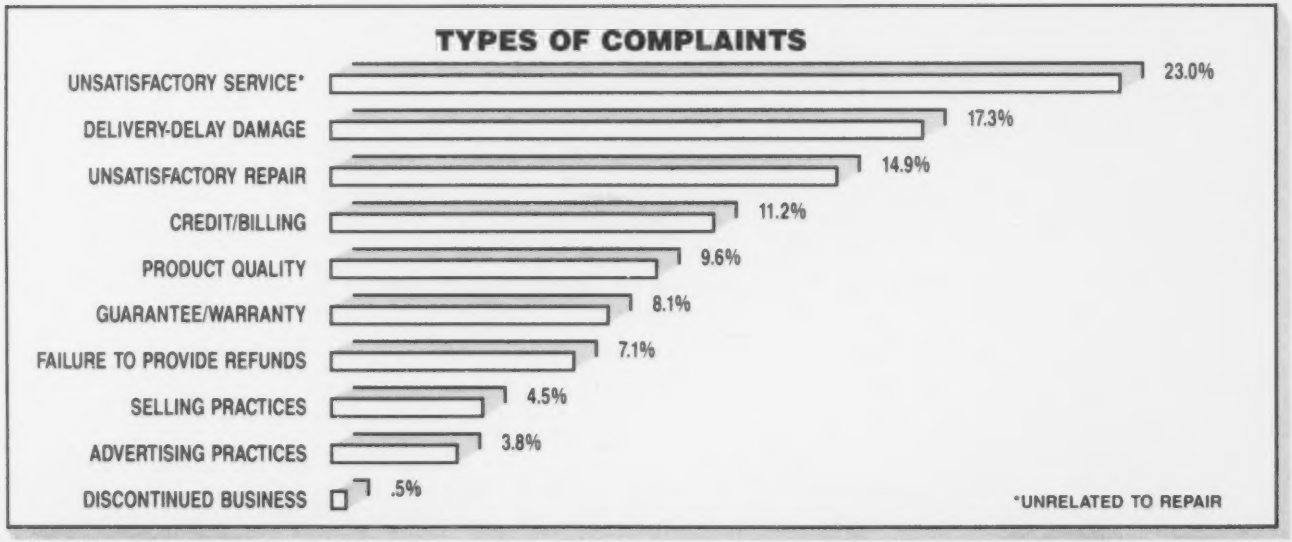
Types of Complaints

Unsatisfactory service, of the type unrelated to repair, was the most prevalent complaint type, at 23.0 percent. These were complaints about the inadequacy of business performance in such matters as installation, craftsmanship, job completion, or failure to generally meet customer expectations.

Complaints involving **delivery** were second on the list with 17.3% of the total.

Repair problems ranked third, accounting for 14.9% of the total, followed by complaints concerning **Credit and Billing** issues (11.2%).

Complaints about **Product Quality** ranked fifth, with 9.6 percent.



A separate tabulation of complaint types for each of the top ten business categories can be found in Appendix 2 of this report.

APPENDICES

Appendix 1—Closed Complaints—Standard Operations

BY TYPE OF BUSINESS (RANKED LIST)

	1984				1983			
TYPE OF BUSINESS	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED
TOTAL		384,700	100.0%			409,156	100.0%	73.3%
Ordered Product Sales	1	75,719	19.68%	74.0%	1	85,677	20.94%	72.7%
Magazine Sub. by Mail		(10,344)	(2.59)	(74.6)		(10,180)	(2.49)	(75.1)
via Catalogs by Mail		(8,314)	(2.16)	(82.1)		*		
via Newspr/Magazine Adv.		(4,762)	(1.24)	(76.0)		*		
Book/Recrd/Tape Clbs		(1,987)	(.52)	(80.8)		*		
via Telephone Solicitation		(782)	(.20)	(80.6)		*		
via Broadcast Advertising		(686)	(.18)	(82.2)		*		
Not Elsewhere Classified		(48,844)	(12.70)	(74.4)		*		
Home Remod/Improvement	2	32,196	8.36	60.0		*		
Home Remodeling Contractors		(6,258)	(1.63)	(58.2)		(6,055)	(1.48)	(62.0)
Roofing Contractors		(4,481)	(1.16)	(58.1)		(4,447)	(1.09)	(55.7)
Heating Central Air Cond't Co's		(3,064)	(.80)	(69.3)		(2,894)	(.70)	(55.2)
Plumbing Contractors		(2,493)	(.65)	(61.2)		(2,046)	(.50)	(58.0)
Paving Contractors		(1,631)	(.42)	(50.6)		(1,301)	(.32)	(53.1)
Siding Contractors		(1,409)	(.37)	(65.0)		(1,178)	(.29)	(68.5)
Storm (Thermal) Window/Door Co's		(1,080)	(.28)	(63.4)		*		
Waterproofing Co's		(894)	(.23)	(61.3)		(950)	(.23)	(59.2)
Electrical Contractors		(796)	(.21)	(64.7)		(622)	(.15)	(65.5)
Solar Energy Co's		(739)	(.19)	(58.0)		*		
Painting/Wallpapering Contractors		(706)	(.18)	(54.8)		*		
Fence Co's		(571)	(.15)	(64.0)		*		
Home Insulation Co's		(543)	(.14)	(71.8)		*		
Cement Contractors		(427)	(.11)	(50.0)		*		
Not Elsewhere Classified		(7,104)	(1.85)	(56.2)		(10,109)	(2.47)	(56.2)
Franchised Auto Dealers	3	26,393	6.86	87.1	2	26,212	6.40	85.6
Home Furnishing Stores	4	10,383	2.70	71.4	3	10,457	2.56	68.0
Repair Shops-Mech. (ex. Trans.)	5	9,738	2.53	62.9	6	9,130	2.23	64.7

(CONTINUED. . .CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

TYPE OF BUSINESS	1984 RANK	1984 TOTAL	1984 PERCENT OF TOTAL	1984 PERCENT SETTLED	1983 RANK	1983 TOTAL	1983 PERCENT OF TOTAL	1983 PERCENT SETTLED
Direct Selling Companies	6	9,309	2.42	70.0%		*		
Magazines		(3,660)	(.95)	(75.1)		(3,168)	(.77)	(76.6)
Photographers		(1,826)	(.47)	(68.4)		(2,090)	(.51)	(70.5)
Encyclopedias		(301)	(.08)	(72.6)		(370)	(.09)	(88.3)
Not Elsewhere Classified		(3,522)	(.92)	(65.3)		(3,530)	(.86)	(65.8)
Automotive-NEC	7	7,530	1.96	87.2	8	7,562	1.85	70.9
Department Stores	8	7,484	1.95	86.4	7	8,262	2.02	87.0
Dry Cleaning/Laundry Co's	9	6,313	1.64	68.5	10	6,442	1.57	71.5
Television Servicing Estab.	10	5,379	1.40	73.2	11	6,251	1.53	69.8
Appliance Stores	11	4,346	1.13	70.8	17	4,361	1.07	71.3
Appliance Service Estab.	12	4,254	1.11	64.9	13	4,836	1.18	65.0
Apparel & Accessory Shops	13	4,037	1.05	70.5	14	4,756	1.16	68.7
Real Estate Sls/Rentl (ex. code 135)	14	3,983	1.04	64.5	19	3,858	.94	67.8
Insurance Co's-NEC	15	3,794	.97	79.4	9	6,469	1.58	80.4
TV/Radio/Phono Shops	16	3,588	.93	72.6	18	4,074	1.00	69.9
Used Only-Auto Dealers	17	3,501	.91	67.0	25	2,989	.73	61.5
Floor Covering Stores	18	3,279	.85	67.1	26	2,943	.71	54.4
Transmission Shops-Auto	19	3,143	.82	71.1	30	2,735	.67	69.7
Health Studios	20	3,065	.80	61.9	21	3,207	.78	67.1
Moving Storage Co's	21	3,048	.79	65.8	33	2,644	.65	67.7
Travel Agencies	22	3,035	.79	67.9	31	2,713	.66	70.1
Tire, Battery, Accessory Shops	23	3,019	.78	73.3	23	3,165	.77	73.3
Credit Card Co's	24	2,899	.75	78.3	24	3,021	.74	86.1
Mobile/Modular Home Dealers	25	2,859	.74	68.8	34	2,311	.56	69.7
Telephone Co's	26	2,761	.72	83.6	49	1,617	.40	83.4
Jewelry Stores	27	2,721	.71	72.6	29	2,780	.67	70.2
Gasoline Service Stations	28	2,717	.71	65.6	32	2,655	.65	65.1
Other Hlth/Personal Imprvmt Estab-NEC	29	2,592	.67	69.0	16	4,379	1.07	67.8
Home Builders-New Const. Co's	30	2,506	.65	62.5	43	1,912	.47	66.4

(CONTINUED. . .CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

TYPE OF BUSINESS	1984 RANK	1984 TOTAL	1984 PERCENT OF TOTAL	1984 PERCENT SETTLED	1983 RANK	1983 TOTAL	1983 PERCENT OF TOTAL	1983 PERCENT SETTLED
Gardening/Nursery Prod. Co's	31	2,382	.62	64.0	38	2,081	.51	57.0
Carpet/Upholstery Cleaning Co's	32	2,320	.60	59.4	47	1,695	.41	55.8
Swimming Pool Co's	33	2,114	.55	62.4	51	1,510	.37	62.8
Repair Shops-Body/Paint/Glass	34	2,098	.55	73.9		*		
Vacation Certificate Co's	35	1,943	.51	56.0	72	554	.14	70.0
Soliciting Organ.-Advertising	36	1,927	.50	48.1	39	2,071	.51	57.9
Banks	37	1,826	.47	82.6	42	1,998	.49	87.7
Exterminating Service Co's	38	1,801	.47	70.3	46	1,701	.42	61.7
Photo Studios (ex. Dir. Selling)	39	1,793	.47	55.8	40	2,061	.50	69.6
Photographic Processing Co's	40	1,705	.44	66.3	35	2,304	.56	69.9
Employment Services	41	1,588	.41	56.5	44	1,751	.43	41.6
House/Apt. Rntl by Individuals	42	1,528	.40	63.0	48	1,644	.40	63.6
Credit Collection Co's	43	1,477	.38	76.3	52	1,474	.36	75.3
Other Financial-NEC	44	1,433	.37	63.4	28	2,887	.70	61.3
Trade/Vocational Schools	45	1,412	.37	77.0	45	1,715	.42	75.7
Consumer Finance/Loan Co's	46	1,407	.37	77.7	53	1,312	.32	79.6
Airlines	47	1,362	.35	72.5	59	1,082	.26	72.5
Utility Co's (Elec/Gas/Water)	48	1,257	.33	80.8	50	1,600	.39	82.1
Auto Parts Co's	49	1,224	.32	82.6		*		
Hotels/Motels	50	1,123	.29	66.7		*		
Land Dvlpmt Co's (ex. code 145)	51	1,024	.27	70.6	65	907	.22	73.1
Accident & Health Insurance	52	1,018	.26	79.9		*		
Optical Services	53	1,012	.26	78.9		*		
Building Products/Supply Co's	54	984	.26	80.8	60	1,070	.26	75.2
Buying Clbs/Purchasing Organ.	55	983	.26	68.1	58	1,086	.27	74.3
Hospitals/Clinics	56	954	.25	80.7	61	1,028	.25	79.3
Reupholstering Shops	57	941	.24	63.3	55	1,190	.29	56.1
Commodities Brokers/Dealers	58	922	.24	71.4		*		
Homework (Work at Home) Co's	59	918	.24	47.5	36	2,237	.55	41.6
Music/Record Stores	60	891	.23	69.8	64	912	.22	74.0

(CONTINUED...CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

	1984				1983			
TYPE OF BUSINESS	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED
Recreational Vehicle Dealers	61	848	.22	71.8	63	943	.23	72.0
Restaurants	62	820	.21	63.9		*		
Alarm Systems Dealers	63	800	.21	68.1	67	766	.19	65.4
Doctors	64	780	.20	77.6	66	860	.21	79.6
Auto Insurance	65	701	.18	79.3		*		
Coupon Book Promotions	66	691	.18	39.6		*		
Hearing Aid Co's	67	666	.17	71.7	71	568	.14	76.0
Life Insurance	68	662	.17	77.0		*		
Auto/Truck Rntl Leasing Co's	69	648	.17	68.2		*		
Hair Prod./Improvement Co's	70	607	.16	66.1	70	613	.15	65.3
Time Share Condo Plans	71	600	.16	64.6		*		
Dentist	72	521	.14	72.6	69	618	.15	73.6
Computer/DP Sls,Service Co's	73	518	.13	64.7		*		
Cable/Pay TV Co's	74	509	.13	85.0		*		
Dept. Stores-Discount	75	480	.12	85.7		*		
Savings and Loans Co's	76	474	.12	80.3		*		
Bus. Opportunity Co's (ex. code 140)	77	466	.12	48.0	76	430	.11	44.4
Office Equipment (ex. computers)	78	451	.12	57.6		*		
House/Apt Rntl Referrel Services	79	427	.11	57.1		*		
Home Owner (Renter) Fire Ins.	79	427	.11	55.4		*		
Food Stores (Chain)	80	420	.11	79.2	73	550	.13	82.6
Funeral Related Serv. Co's	81	377	.10	68.9	78	380	.09	68.4
Drug Stores	81	377	.10	76.9	75	439	.11	80.2
Telephone Equip. Stores	82	374	.10	83.7		*		
Barber/Beauty Shops	83	365	.09	72.9		*		
Fuel Oil Co's	83	365	.09	64.6		*		
Pet Stores	84	350	.09	71.7		*		
Security Brokers/Dealers	85	346	.09	66.1	85	297	.07	67.9
Freezer Food Plan Co's	86	339	.09	70.1	84	313	.08	78.5
Camera Shops	87	336	.09	68.2		*		

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Better Business Bureaus

1986 Inquiries & Complaints Report

A Summary of 1985 Data

Introduction

Each year the Council of Better Business Bureaus publishes a summary of consumer inquiries and complaints handled by the Better Business Bureau System during the previous year.

During 1985, the 172 U.S. Better Business Bureaus handled over 9 million inquiries and complaints.

Based on a statistically significant sampling of data from Bureaus, the types and frequency of BBB consumer services during 1985 were:

Inquiries	**7,058,783**	**77%**
Complaints	**2,111,557**	**23%**
Total Consumer Contacts	**9,170,340**	**100%**

Total consumer contacts were up 14% over 1984, due primarily to an increase in the number of pre-purchase inquiries by consumers seeking to "check out" companies before making purchases or investments.

The list of the top ten categories of report requests by type of business is attached. Once again, requests for information about Home Remodeling/Improvement Companies topped the list, accounting for 17.38% of all such requests. Insurance companies ranked second at 5.56%

Not including 192,000 Automotive Program cases, the total complaints above represent a slight increase over 1984. The list of top ten categories of complaint by type of business is attached. As in 1984, Order Product Sales Companies ranked first on the list, accounting for 15.27% of complaints presented. Home Remodeling/Improvement Companies were second at 9.05%.

For all complaints presented, the BBB settlement index for 1985 was 72.1%.

TOP TEN
COMPANY REPORT REQUESTS

Rank Category	Number	Percent of Total
1. Home Remodeling/Improvement Co's	**768,349**	**17.38%**
Home Remodeling Contractors	141,848	
Roofing Contractors	113,622	
Heating/Central Air Cond Co's	81,343	
Solar Energy Co's	65,118	
Thermal Window & Door Co's	38,129	
Plumbing Contractors	35,614	
Siding Contractors	34,095	
Paving Contractors	30,730	
Home Insulation Co's	24,343	
Waterproofing Co's	22,469	
Electrical Contractors	19,392	
Fence Co's	16,055	
Cement Contractors	10,531	
Not Elsewhere Classified	135,060	
2. Insurance Companies	**245,917**	**5.56%**
Life Insurance Co's	66,816	
Accident & Health Insurance	33,112	
Automobile Insurance	23,685	
Homeowner/Renter Hazard Ins	6,955	
Not Elsewhere Classified	115,349	
3. Auto Repair Shops	**221,788**	**5.02%**
Auto Repair-Excl Transmission	66,151	
Auto Transmission Shops	44,091	
Auto Repair-Paint & Body	33,327	
Auto Repair-Tires/Batt/Acc	18,447	
Auto Repair-Miscellaneous	59,773	
4. Ordered Product Sales	**217,785**	**4.93%**
Via Catalogs by Mail	40,759	
Via Telephone Solicitation	26,691	
Magazine Subscriptions by Mail	24,794	
Via Newspaper/Magazine Adv	23,041	
Via Broadcast Advertising	7,591	
Not Elsewhere Classified	94,908	

(CONTINUED . . .CLOSED COMPLAINTS BY TYPE OF BUSINESS, RANKED LIST)

	1984				1983			
TYPE OF BUSINESS	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED	RANK	TOTAL	PERCENT OF TOTAL	PERCENT SETTLED
Sporting Goods Stores	87	336	.09	59.1		*		
Multi-Level Selling Co's	88	334	.09	62.1	74	448	.11	72.3
Florists	89	302	.08	67.5		*		
Tax Preparation Co's	90	300	.08	61.4	80	365	.09	56.0
Dating/Soc. Intro. Services	91	274	.07	72.2		*		
Soliciting Organ.-Charity	92	254	.07	65.0	82	328	.08	75.7
Other Food Co's-NEC	93	242	.06	65.7	57	1,099	.27	66.3
Franchised Selling Co's	94	225	.06	76.8	86	264	.06	70.5
Legal Services	95	216	.06	70.6	83	315	.08	60.7
Bulk Meat Co's	96	212	.06	61.9	81	352	.09	59.3
Water Conditioning Co's	97	197	.05	46.2		*		
Market Research Co's	98	187	.05	56.3	88	176	.04	65.0
Catalog Showrm. Merchandising	99	182	.05	87.5		*		
Food Stores (Independent)	100	174	.05	68.2	87	217	.05	76.4
Soliciting Organ.-Police/Fire	101	173	.04	65.2		*		
Nursing Homes	102	82	.02	90.9		*		
Child Care Services	103	67	.02	66.7		*		
Soliciting Organ.-Gen Mem/Lobbies	104	62	.02	37.5		*		
Soliciting Organ.-Bus. Membership	105	48	.01	66.7		*		
Soliciting Organ.-Veterans	106	48	.01	83.3		*		

*Category not implemented in 1983. Estimates for these categories for 1984 are based on data for the last quarter of 1984 only, but are projected to represent volume for the full year.

Appendix 2—Top 10 Business Categories

BY TYPES OF COMPLAINTS

(1)	MAIL ORDER COMPANIES	(2)	HOME REMOD./IMPROVEMENT CO.'S	(3)	FRANCHISED AUTO DEALERS
Pct.	Type of Complaint	Pct.	Type of Complaint	Pct.	Type of Complaint
57.8%	Delivery - Delay/Damage	31.5%	Unsatisfactory Repair	50.0%	Product Quality/Performance
13.7	Credit/Billing	27.9	Unsatisfactory Service*	24.3	Unsatisfactory Repair
11.8	Unsatisfactory Service*	20.2	Guarantee/Warranty	6.8	Unsatisfactory Service*
10.9	Failure to provide Refunds	9.4	Product Quality/Performance	5.1	Selling Practices
2.0	Selling Practices	3.4	Credit/Billing	4.3	Guarantee/Warranty
1.7	Product Quality/Performance	2.4	Delivery - Delay/Damage	3.3	Credit/Billing
1.1	Advertising Practices	1.9	Failure to provide Refunds	2.6	Advertising Practices
.6	Guarantee/Warranty	1.7	Selling Practices	2.2	Failure to provide Refunds
.3	Unsatisfactory Repair	.9	Discontinued Business	1.3	Delivery - Delay/Damage
.1	Discontinued Business	.8	Advertising Practices	----	Discontinued Business

(4)	HOME FURNISHING STORES	(5)	AUTO REPAIR--EX. TRANSMISSION	(6)	DIRECT SELLING COMPANIES
24.9	Delivery - Delay/Damage	76.8%	Unsatisfactory Repair	39.3	Delivery - Delay/Damage
23.3	Product Quality/Performance	8.3	Unsatisfactory Service*	18.4	Selling Practices
17.4	Unsatisfactory Services*	5.0	Credit/Billing	15.9	Unsatisfactory Service*
8.2	Credit/Billing	4.3	Guarantee/Warranty	8.6	Credit/Billing
6.2	Failure to provide Refunds	1.8	Product Quality/Performance	8.1	Failure to provide Refunds
5.9	Unsatisfactoy Repair	1.2	Advertising Practices	3.6	Product Quality/Performance
5.2	Advertising Practices	1.1	Selling Practices	3.1	Guarantee/Warranty
5.2	Guarantee/Warranty	.9	Failure to Provide Refunds	2.2	Advertising Practices
3.0	Selling Practices	.5	Delivery - Damage/Delay	.6	Unsatisfactory Repair
.7	Discontinued Business	.2	Discontinued Business	.3	Discontinued Business

(7) MISC. AUTOMOTIVE

Pct.	Type of Complaint
40.1	Unsatisfactory Repair
20.2	Unsatisfactory Service*
11.6	Guarantee/Warranty
7.9	Credit/Billing
7.0	Failure to provide Refunds
5.4	Product Quality/Performance
2.5	Advertising Practices
2.5	Selling Practices
2.5	Delivery - Delay/Damage
.4	Discontinued Business

(8) DEPARTMENT STORES

Pct.	Type of Complaint
25.2	Credit/Billing
22.8	Advertising Practices
16.6	Unsatisfactory Service*
11.9	Unsatisfactory Repair
9.3	Product Quality/Performance
7.0	Delivery - Delay/Damage
4.0	Guarantee/Warranty
2.3	Failure to provide Refunds
1.0	Selling Practices
----	Discontinued Business

(9) DRY CLEANING/LAUNDRY CO's

Pct.	Type of Complaint
89.1	Unsatisfactory Service*
4.2	Unsatisfactory Repair
2.5	Delivery - Delay/Damage
1.7	Advertising Practices
1.7	Failure to provide Refunds
.4	Guarantee/Warranty
.4	Credit/Billing
____	Selling Practices
____	Product Quality/Performance
____	Discontinued Business

(10) TELEVISION SERVICING CO's

Pct.	Type of Complaint
64.2	Unsatisfactory Repair
17.6	Unsatisfactory Service*
6.8	Credit/Billing
3.4	Failure to provide Refunds
2.3	Delivery - Delay/Damage
2.3	Product Quality/Performance
1.7	Guarantee/Warranty
1.1	Selling Practices
.6	Advertising Practices
----	Discontinued Business

* Unrelated to repair

Appendix 3—Categorical Definitions for Closed Complaints and Methodology for "Settlement Index"

Complaints which a Bureau brings to the attention of a business (either orally or in writing) for the purpose of eliciting its response are, when concluded, categorized under a general heading of PRESENTED COMPLAINTS.

Complaints are categorized according to the Type of Business involved and under the major categories of RESPONSE, NO RESPONSE and UNPURSUABLE.

Complaints which receive a business response are further categorized according to the customer's satisfaction with that response.

Following are specific definitions of the resolution categories for presented complaints:

RESPONSE—The business replies to the presentation of the complaint either by contacting the Bureau, Bureau and customer, or customer only.

Satisfied (positive)—Based on complainant's direct statement of satisfaction. The complainant must return the BBB verification form marked "Basically Satisfied" or call the Bureau with equivalent information.

***NOTE: Satisfaction can only be assumed when the company responded to the Bureau's efforts to verify. Satisfaction cannot be assumed if both the company and the customer fail to answer. Such cases must remain under the "No Response" category until the Bureau is positively notified to the contrary.*

Dissatisfied (AJR)—Based on the BBB judgment that, while the customer has directly stated that he/she is "Basically Dissatisfied," the company did all that it reasonably had a responsibility to do in handling the complaint. The company response is therefore "Administratively Judged Responsible" (AJR).

***NOTE: The AJR designation should only be used when there is clear and compelling evidence that the customer has been unreasonable in his/her expectations or when the facts show the complaint to be without validity.*

NO RESPONSE—No reply by the business to the Bureau or customer.

UNPURSUABLE—Cases which are presented, but result only in knowledge that the company is out of business, cannot be located or is bankrupt without consumer recourse available.

The "Settlement Index" is calculated by adding (Satisfied-Positive) plus (Satisfied-Assumed) plus (Dissatisfied, but Administratively Judged Responsible) and dividing by the total Presented Complaints.

Council of Better Business Bureaus, 1515 Wilson Boulevard, Arlington, VA 22209

Rank Category	Number	Percent of Total
5. Financial Companies	**214,233**	**4.85%**
Consumer Finance & Loan	36,516	
Credit Card Co's	33,253	
Security Brokers/Dealers	23,364	
Banks	20,530	
Savings & Loan Co's	16,662	
Commodities Brokers/Dealers	8,338	
Other Financial	75,570	
6. Franchised Auto Dealers	**201,873**	**4.57%**
7. Soliciting Organizations	**142,100**	**3.21%**
Charity	75,531	
Advertising	39,977	
Police/Fire	13,487	
Veterans	8,877	
Business Membership	4,227	
8. Real Estate Companies	**112,650**	**2.55%**
Real Estate Sales/Rental	41,184	
Time Share/Condo Plans	40,853	
Land Development Co's	30,613	
9. Vacation Certificate Companies	**107,353**	**2.43%**
10. Direct Selling Companies	**101,112**	**2.29%**
Magazine	25,591	
Photographers	14,065	
Encyclopedia	5,831	
Not Elsewhere Classified	55,625	

TOP TEN
CATEGORIES OF COMPLAINT

Rank Category	Number	Percent of Total
1. Ordered Product Sales	**60,883**	**15.27%**
Via Catalogs by Mail	12,578	
Magazine Subscriptions by Mail	11,074	
Via Newspaper/Magazine Adv	7,989	
Via Broadcast Advertising	1,700	
Via Telephone Solicitation	849	
Not Elsewhere Classified	26,693	
2. Home Remodeling/Improvement Co's	**36,083**	**9.05%**
Home Remodeling Contractors	6,859	
Roofing Contractors	5,120	
Heating/Central Air Cond Co's	3,166	
Plumbing Contractors	2,625	
Thermal Window & Door Co's	1,882	
Solar Energy Co's	1,521	
Siding Contractors	1,485	
Paving Contractors	1,406	
Electrical Contractors	831	
Fence Co's	793	
Home Insulation Co's	550	
Cement Contractors	484	
Waterproofing Co's	366	
Not Elsewhere Classified	8,997	
3. Auto Repair Shops	**27,171**	**6.81%**
Auto Repair-Excl Transmission	9,146	
Auto Transmission Shops	3,594	
Auto Repair-Paint & Body	3,147	
Auto Repair-Tires/Batt/Acc	2,937	
Auto Repair-Miscellaneous	8,346	
4. Franchised Auto Dealers	**21,806**	**5.47%**
5. Home Furnishings Stores	**10,599**	**2.66%**

Rank Category	Number	Percent of Total
6. Financial Companies	**10,084**	**2.53%**
Banks	2,178	
Credit Card Co's	2,172	
Consumer Finance & Loan	1,702	
Savings & Loan Co's	653	
Security Brokers/Dealers	289	
Commodities Brokers/Dealers	178	
Other Financial	2,912	
7. Direct Selling Companies	**9,189**	**2.30%**
Magazine	4,097	
Photographers	1,756	
Encyclopedia	359	
Not Elsewhere Classified	2,977	
8. Department Stores	**7,791**	**1.95%**
9. Insurance Companies	**7,753**	**1.94%**
Automobile Insurance	1,369	
Accident & Health Insurance	1,306	
Life Insurance Co's	1,215	
Homeowner/Renter Hazard Ins	393	
Not Elsewhere Classified	3,470	
10. Dry Cleaning/Laundry Co's	**7,427**	**1.86%**

The Council and the 172 Better Business Bureau System are business supported organizations "devoted to the protection of the consuming public and to the vitality of the free enterprise system. It fulfills its purpose by fostering the highest standards of responsibility and probity in business practice, by advocating truth in advertising and by assuring integrity in the performance of business services, such objectives to be achieved through voluntary regulation and monitoring activities designed to enhance public trust and confidence in business."

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A Better Business Bureaus' Report 1987

Inquiries & Complaints

Summary of 1986 Data

Introduction

The 178 U.S. Better Business Bureaus handled over 9.6 million inquiries and complaints in 1986.

Based on a statistically significant sampling of data from Bureaus, the types and frequency of BBB consumer contacts for 1986 were:

Inquiries:	**7,458,511**	**77%**
Complaints:	**2,181,665**	**23%**
Total Consumer Contacts:	**9,640,176**	**100%**

Total consumer contacts were up 5.1% over 1985's total of 9.17 million, due primarily to an increase in the number of pre-purchase inquiries by consumers seeking to check out companies before making purchases or investments.

Over 60 percent of all inquiry calls to Better Business Bureaus resulted in a company report being read or sent to the consumer. In 1986, there were over 4.6 million report requests. The list of the top ten categories of report requests by type of business follows. Once again, requests for information about Home Remodeling/Improvement Companies topped the list, accounting for 18.4% of all such requests. Automobile Dealers ranked second at 5.85%.

Not including over 200,000 AUTO LINE Program cases, the total complaints above represent a 3.3% increase over 1985. The list of the top ten categories of complaint by type of business follows. As in 1985, Ordered Product Sales ranked first on the list, accounting for 15.02% of all presented complaints. Complaints involving Home Remodeling/Improvement Companies ranked second at 10.05%.

For all presented complaints, the BBB Settlement Index was 76.5% for 1986 compared to 72.1% in 1985.

TOP TEN
COMPANY REPORT REQUESTS

Rank Category	Number	Percent of Total
1. Home Remodeling/Improvement Co's	**849,864**	**18.4%**
Home Remodeling Contractors	131,243	
Roofing Contractors	118,984	
Heating/Central Air Cond Co's	73,522	
Exterminating Co's	46,467	
Swimming Pool Companies	44,120	
Thermal Window & Door Co's	41,451	
Plumbing Contractors	35,400	
Siding Contractors	34,685	
Alarm System Dealers	32,820	
Paving Contractors	29,650	
Solar Energy Co's	25,672	
Waterproofing Co's	21,648	
Paint & Wallpaper Co's	20,728	
Electrical Contractors	20,668	
Home Insulation Co's	20,393	
Fence Co's	18,759	
Cement Contractors	11,137	
Not Elsewhere Classified	122,518	
2. Automobile Dealers	**270,026**	**5.85%**
New Car Dealers	219,058	
Used Car Dealers	40,580	
Recreational Vehicle Dealers	10,388	
3. Financial Companies	**265,086**	**5.74%**
Consumer Finance & Loan	48,757	
Credit Card Co's	38,487	
Banks	25,019	
Security Brokers/Dealers	24,247	
Savings & Loan Co's	18,334	
Commodities Brokers/Dealers	11,562	
Other Financial	98,681	
4. Service-related businesses*	**239,526**	**5.18%**
Employment Services	93,180	
Travel Agencies	57,156	
Moving & Storage Co's	50,184	
Legal Services	14,002	
House/Apt. Rental Referral	13,597	
Tax Preparation	11,407	

*excludes medical/health services

Rank	Category	Number	Percent of Total
5.	**Insurance Companies**	**238,420**	**5.16%**
	Life Insurance Co's	64,600	
	Accident & Health Insurance	34,152	
	Automobile Insurance	25,775	
	Homeowner/Renter Hazard Ins	8,164	
	Not Elsewhere Classified	105,729	
6.	**Ordered Product Sales**	**238,135**	**5.15%**
	Via Telephone Solicitation	36,120	
	Via Catalogs by Mail	34,786	
	Via Newspaper/Magazine Adv	30,298	
	Magazine Subscriptions by Mail	25,304	
	Via Broadcast Advertising	9,186	
	Books/Records by Mail	7,329	
	Not Elsewhere Classified	95,113	
7.	**Auto Repair Shops**	**204,018**	**4.42%**
	Auto Repair-Excl Transmission	61,700	
	Auto Transmission Shops	41,253	
	Auto Repair-Paint & Body	33,641	
	Auto Repair-Tires/Batt/Acc	16,925	
	Auto Repair-Miscellaneous	50,499	
8.	**Franchise/Business Promotions**	**193,890**	**4.20%**
	Homework Companies	135,573	
	Business Opportunity Co's	24,463	
	Multi-level Selling Co's	24,359	
	Franchise Selling Co's	9,495	
9.	**Vacation Certificate Companies**	**164,273**	**3.56%**
10.	**Soliciting Organizations**	**155,232**	**3.36%**
	Charity	73,883	
	Police/Fire	15,186	
	Veterans	10,140	
	General Membership	5,631	
	Business Membership	5,305	
	Not Elsewhere Classified	45,087	

TOP TEN
CATEGORIES OF COMPLAINT

Rank	Category	Number	Percent of Total
1.	**Ordered Product Sales**	**70,581**	**15.02%**
	Via Catalogs by Mail	15,481	
	Via Newspaper/Magazine Adv	15,063	
	Magazine Subscriptions by Mail	10,761	
	Via Broadcast Advertising	2,266	
	Books/Records by Mail	3,408	
	Via Telephone Solicitation	2,351	
	Not Elsewhere Classified	21,251	
2.	**Home Remodeling/Improvement Co's**	**47,215**	**10.05%**
	Home Remodeling Contractors	8,479	
	Roofing Contractors	5,226	
	Heating/Central Air Cond Co's	3,652	
	Swimming Pool Companies	2,919	
	Plumbing Contractors	2,616	
	Thermal Window & Door Co's	2,473	
	Exterminating Co's	1,826	
	Solar Energy Co's	1,689	
	Siding Contractors	1,549	
	Paving Contractors	1,473	
	Paint & Wallpaper Co's	1,259	
	Alarm System Dealers	1,114	
	Electrical Contractors	1,060	
	Fence Co's	865	
	Home Insulation Co's	577	
	Cement Contractors	526	
	Waterproofing Co's	495	
	Not Elsewhere Classified	9,417	
3.	**Auto Repair Shops**	**28,127**	**5.99%**
	Auto Repair-Excl Transmission	10,264	
	Auto Transmission Shops	4,447	
	Auto Repair-Tires/Batt/Acc	3,623	
	Auto Repair-Paint & Body	3,561	
	Auto Repair-Miscellaneous	6,232	
4.	**Automobile Dealers**	**24,672**	**5.25%**
	New Car Dealers	18,695	
	Used Car Dealers	4,618	
	Recreational Vehicle Dealers	1,359	

Rank	Category	Number	Percent of Total
5.	**Financial Companies**	**17,089**	**3.64%**
	Credit Card Co's	3,758	
	Consumer Finance & Loan	3,292	
	Banks	3,074	
	Savings & Loan Co's	933	
	Commodities Brokers/Dealers	692	
	Security Brokers/Dealers	409	
	Other Financial	4,931	
6.	**Service-related businesses***	**14,439**	**3.07%**
	Travel Agencies	5,302	
	Moving & Storage Co's	3,893	
	Employment Services	2,896	
	House/Apt. Rental Referral	1,588	
	Tax Preparation	412	
	Legal Services	347	
7.	**Franchise/Business Promotions**	**10,811**	**2.30%**
	Business Opportunity Co's	6,381	
	Homework Companies	2,997	
	Multi-level Selling Co's	1,000	
	Franchise Selling Co's	433	
8.	**Insurance Companies**	**10,169**	**2.16%**
	Automobile Insurance	2,474	
	Life Insurance Co's	1,660	
	Accident & Health Insurance	1,626	
	Homeowner/Renter Hazard Ins	508	
	Not Elsewhere Classified	3,901	
9.	**Dry Cleaning/Laundry**	**8,650**	**1.84%**
10.	**Direct Selling Companies**	**7,773**	**1.64%**
	Magazine	2,983	
	Photography	1,125	
	Encyclopedia	335	
	Other	3,330	

*Excludes medical/health services

The Council and the 178 Better Business Bureau System are business supported organizations "devoted to the protection of the consuming public and to the vitality of the free enterprise system. it fulfills its purpose by fostering the highest standards of responsibility and probity in business practice, by advocating truth in advertising and by assuring integrity in the performance of business services. Such objectives to be achieved through voluntary regulation and monitoring activities designed to enhance public trust and confidence in business."

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Council of Better Business Bureaus
Annual Inquiry and Complaint Summary - 1987

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The Council of Better Business Bureaus (CBBB) promotes ethical standards of business practices and protects consumers through voluntary self-regulation and monitoring activities. The CBBB is supported through the membership of private business; it is not a government agency and is not supported by tax dollars.

CBBB members include major businesses and more than 175 Better Business Bureaus in the United States (19 in Canada). Programs include a self-regulatory mechanism to assure truth and accuracy in advertising; a mediation/arbitration service for resolving consumer-business disputes; an advisory service which sets standards for charitable organizations and distributes information about thousands of soliciting organizations; consumer information services and voluntary industry guidelines for advertising and selling products and services.

For more information contact the Public Affairs Department, CBBB, 1515 Wilson Boulevard, Arlington, VA 22209, (703) 276-0100.

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Introduction

The 177 Better Business Bureaus (BBBs) in the United States handled more than 9.5 million consumer inquiries and complaints in 1987. Estimated from a statistically significant sampling of data * from local BBBs, the types and numbers of contacts were:

Total inquiries	7,341,000	77%
Total complaints	2,220,000	23%
Total consumer contacts	9,561,000	100%

Most requests, nearly 8 in 10, were pre-purchase inquiries from consumers: 69% of inquirers sought to "check out" the reliability of individual companies before making purchases or investments; others sought general counseling or BBB consumer education literature.

Company reports requested	5,083,700
General information/counseling	2,257,300
Total	7,341,000

** Figures are estimated based on data projected from 94 BBBs covering more than 65% of the total population served by the BBB system.*

Consumer complaints included both formal complaints presented to companies for response and/or adjustment and complaints resolved by counseling, referral to other appropriate agencies or back to a company for first consideration in cases where the company may have been unaware of the complaint.

Presented complaints	442,350
Counseling, referrals, etc.	1,777,650
Total	2,220,000

This report notes the major inquiry and complaint categories by type of business and includes numbers of inquiries and presented complaints, percent of activity, and the complaint settlement index. The settlement index in 1987 ranged from 87.8% for traditional department stores to 39.7% for coupon book promotions. The overall settlement index for all presented complaints in 1987 was 70.4%.

In addition to complaints listed in this report, the BBB system assisted nearly 175,000 consumers with automobile complaints through BBB AUTO LINE, a program that helps automobile manufacturers improve customer relations by providing mediation and arbitration services to resolve consumer complaints.

COUNCIL OF BETTER BUSINESS BUREAUS ACTIVITY ESTIMATE - 1987

SUMMARY OF ACTIVITY BY BUSINESS GROUP

BUSINESS GROUPINGS RANKED BY *INQUIRIES*

	TOTAL CO. REPORTS REQUESTED (PROJECTED)*	RANK INQUIRIES	PERCENT OF ACTIVITY	TOTAL PRESENTED COMPLAINTS (PROJECTED)*	RANK COMPLAINT	PERCENT OF ACTIVITY
Home Improvement/Remodeling Cos	897,600	1	17.66%	45,750	4	10.34%
Service Firms (Ex Auto)	641,600	2	12.62%	59,350	3	13.41%
Retail Sales	392,800	3	7.73%	65,200	2	14.73%
Ordered Product Sales	350,000	4	6.88%	68,500	1	15.48%
Financial Services	299,700	5	5.89%	18,500	7	4.18%
Vacation Certificate Companies	274,600	6	5.40%	11,600	8	2.62%
Auto Repairs & Services	257,100	7	5.06%	28,100	5	6.35%
Insurance	255,600	8	5.03%	7,000	14	1.58%
Franchise/Business Promotions	174,100	9	3.42%	3,370	16	0.76%
Auto/Truck Dealers	163,300	10	3.21%	26,750	6	6.05%
Real Estate Sales & Rentals	130,200	11	2.56%	8,100	12	1.83%
Soliciting Organizations	127,200	12	2.50%	1,200	20	0.27%
Health/Medical Services	126,200	13	2.48%	10,475	9	2.37%
Direct In-Home Sales	110,300	14	2.17%	9,700	11	2.19%
Personal & Professional Services	109,500	15	2.15%	7,775	13	1.76%
Travel-Related Services	97,000	16	1.91%	10,400	10	2.35%
Home Builders/Manufacturers	88,900	17	1.75%	5,900	15	1.33%
Trade/Vocational Schools	81,700	18	1.61%	1,800	19	0.41%
Advertising Soliciting Organizations	52,800	19	1.04%	2,500	18	0.56%
Food Sales & Service	39,000	20	0.77%	3,300	17	0.75%
Market Research Firms	32,400	21	0.64%	700	21	0.16%
Miscellaneous, not elsewhere classified	381,100			46,380		
TOTAL	**5,083,700**			**442,350**		

* Figures are estimated based on data projected from 94 Bureaus, covering more than 65% of the total population served by the BBB system.

COUNCIL OF BETTER BUSINESS BUREAUS ACTIVITY ESTIMATE - 1987

SUMMARY OF ACTIVITY BY BUSINESS GROUP

BUSINESS GROUPINGS RANKED BY *COMPLAINTS*

	TOTAL PRESENTED COMPLAINTS (PROJECTED)*	RANK COMPLAINTS	PERCENT OF ACTIVITY	TOTAL CO. REPORTS REQUESTED (PROJECTED)*	RANK INQUIRIES	PERCENT OF ACTIVITY
Ordered Product Sales	68,500	1	15.48%	350,000	4	6.88%
Retail Sales	65,200	2	14.73%	392,800	3	7.73%
Service Firms (Ex Auto)	59,350	3	13.41%	641,600	2	12.62%
Home Improvement/Remodeling Cos	45,750	4	10.34%	897,600	1	17.66%
Auto Repairs & Services	28,100	5	6.35%	257,100	7	5.06%
Auto/Truck Dealers	26,750	6	6.05%	163,300	10	3.21%
Financial Services	18,500	7	4.18%	299,700	5	5.89%
Vacation Certificate Companies	11,600	8	2.62%	274,600	6	5.40%
Health/Medical Services	10,475	9	2.37%	126,200	13	2.48%
Travel-Related Services	10,400	10	2.35%	97,000	16	1.91%
Direct In-Home Sales	9,700	11	2.19%	110,300	14	2.17%
Real Estate Sales & Rentals	8,100	12	1.83%	130,200	11	2.56%
Personal & Professional Services	7,775	13	1.76%	109,500	15	2.15%
Insurance	7,000	14	1.58%	255,600	8	5.03%
Home Builders/Manufacturers	5,900	15	1.33%	88,900	17	1.75%
Franchise/Business Promotions	3,370	16	0.76%	174,100	9	3.42%
Food Sales & Service	3,300	17	0.75%	39,000	20	0.77%
Advertising Soliciting Organizations	2,500	18	0.56%	52,800	19	1.04%
Trade/Vocational Schools	1,800	19	0.41%	81,700	18	1.61%
Soliciting Organizations	1,200	20	0.27%	127,200	12	2.50%
Market Research Firms	700	21	0.16%	32,400	21	0.64%
Miscellaneous, not elsewhere classified	46,380			381,100		
TOTAL	**442,350**			**5,083,700**		

* Figures are estimated based on data projected from 94 Bureaus, covering more than 65% of the total population served by the BBB system

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
HOME IMPROVEMENT/REMODELING COMPANIES			
Home Remodeling Contractors	146,800	9,200	62.4%
Roofing Contractors	130,200	5,700	62.5%
Heating & Central Air Cond	83,900	3,300	67.5%
Storm Window & Door Cos	49,900	2,900	68.4%
Swimming Pool Cos	46,500	2,500	65.7%
Siding Contractors	41,400	1,800	68.0%
Plumbing Contractors	38,900	2,800	64.5%
Alarm Systems Dealers	38,600	1,000	78.2%
Paving Contractors	35,000	1,600	58.2%
Water Conditioning Companies	23,100	800	69.3%
Waterproofing Companies	22,500	400	58.7%
Fence Companies	22,400	1,050	69.5%
Electrical Contractors	22,300	1,100	67.2%
Home Insulation Companies	18,500	450	61.4%
Cement Contractors	15,600	800	60.7%
Solar Energy Companies	12,600	750	43.5%
Other Home Remodeling	149,400	9,600	59.0%
TOTAL HOME IMPROVEMENT/REMODELING	898,600	45,750	
	RANK 1	RANK 4	
PERCENTAGE OF ACTIVITY	17.66%	10.34%	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
SERVICE FIRMS (EXCEPT AUTO)			
Employment Agencies	88,500	3,200	66.3%
Carpet & Upholstery Cleaning	57,900	2,700	62.6%
Exterminating Services	54,000	2,100	73.0%
Moving & Storage Cos	52,900	3,800	67.7%
Appliance Repair Service	32,700	5,500	63.3%
Television Repair Service	27,800	3,100	67.3%
Dry Cleaning & Laundry	26,500	8,300	66.5%
Cable/Pay TV Cos	18,700	3,500	80.4%
Photo Studios	17,800	2,350	64.0%
Photo Processing	16,400	2,400	60.9%
Telephone Cos	14,000	2,500	73.1%
Reupholstery Cos	13,500	900	56.3%
Utility Cos	7,500	1,000	75.8%
Other Service Establishments	213,400	18,000	64.9%
TOTAL SERVICE FIRMS (EXCEPT AUTO)	**641,600**	**59,350**	
	RANK 2	RANK 3	
PERCENTAGE OF ACTIVITY	**12.62%**	**13.41%**	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
RETAIL STORES			
Home Furnishings	44,700	11,200	71.7%
Floor Covering Stores	40,900	5,000	68.2%
Appliances	36,400	5,400	73.8%
TV/Radio/Phono	25,700	5,700	70.9%
Paint & Wallpaper	25,700	1,500	56.5%
Garden & Nursery Products	23,700	3,200	74.4%
Jewelry Stores	20,100	3,000	65.7%
Department Stores	18,800	6,800	87.8%
Apparel & Accessories	17,300	4,900	67.8%
Office Equipment	12,100	1,300	60.7%
Discount Dept Stores	9,000	1,400	81.5%
Pet Stores	7,300	850	68.3%
Music/Record Stores	7,000	700	65.8%
Telephone Equipment Stores	6,900	650	60.1%
Camera Shops	6,700	1,700	77.7%
Florists	5,800	700	62.4%
Sporting Goods	5,200	600	75.4%
Catalog Showrooms	4,700	350	70.2%
Drug Stores	3,600	450	76.4%
Other Retail	71,200	9,800	66.9%
TOTAL RETAIL STORES	**392,800**	**65,200**	
	RANK 3	**RANK 2**	
PERCENTAGE OF ACTIVITY	**7.73%**	**14.73%**	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
ORDERED PRODUCT SALES			
Mail Order Cos, General	188,700	26,700	74.7%
Ordered Via Phone	41,800	1,300	62.2%
Catalog Sales	38,900	11,200	80.4%
Magazine Subscrip By Mail	27,700	8,700	79.8%
Ordered Via Newspaper/Mag Ad	26,500	14,200	72.4%
Books & Records By Mail	13,200	3,900	76.9%
Ordered Via Radio/TV Ad	13,200	2,500	63.7%
TOTAL ORDERED PRODUCT SALES	**350,000**	**68,500**	
	RANK 4	**RANK 1**	
PERCENTAGE OF ACTIVITY	**6.88%**	**15.48%**	
FINANCIAL SERVICES			
Consumer Finance	49,700	3,000	68.5%
Credit Card Companies	45,300	3,800	74.0%
Banks	28,600	3,300	80.6%
Securities Brokers/Dealers	26,000	300	75.0%
Credit Collection Cos	23,100	2,600	74.1%
Savings & Loan Cos	21,000	750	73.8%
Commodities Brokers/Dealers	10,200	250	59.4%
Other Financial	95,800	4,500	66.3%
TOTAL FINANCIAL SERVICES	**299,700**	**18,500**	
	RANK 5	**RANK 7**	
PERCENTAGE OF ACTIVITY	**5.89%**	**4.18%**	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
VACATION CERTIFICATE COS	274,600	11,600	54.3%
	RANK 6	RANK 8	
PERCENTAGE OF ACTIVITY	5.40%	2.62%	
AUTO REPAIR & SERVICES			
Auto Repair-Except Trans	69,700	10,300	64.8%
Transmission Repair	46,300	4,000	73.0%
Body/Paint Shops	37,600	3,100	68.1%
Tire/Battery/Accessory	19,600	2,800	73.0%
Auto Parts/Supplies	13,800	2,100	65.7%
Auto Repair - Misc	70,100	5,800	67.0%
TOTAL AUTO REPAIR & SERVICES	257,100	28,100	
	RANK 7	RANK 5	
PERCENTAGE OF ACTIVITY	5.06%	6.35%	
INSURANCE			
Insurance Companies	114,300	2,900	75.5%
Life Insurance	69,500	1,100	80.3%
Accident & Health	33,900	1,000	78.6%
Auto	27,900	1,700	73.9%
Homeowners/Renters/Fire	10,000	300	74.2%
TOTAL INSURANCE	255,600	7,000	
	RANK 8	RANK 14	
PERCENTAGE OF ACTIVITY	5.03%	1.58%	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
FRANCHISE/BUSINESS PROMOTIONS			
Work-at-home Companies	119,700	1,800	48.8%
Multi-Level Marketing Cos	25,100	800	75.0%
Business Opportunities	20,600	600	56.9%
Franchises	8,700	170	75.8%
TOTAL FRANCHISE/BUSINESS PROMOTIONS	171,100	3,370	
	RANK 9	RANK 16	
PERCENTAGE OF ACTIVITY	3.42%	0.76%	
AUTO & TRUCK SALES, RENTAL/LEASE			
New Car Dealers	94,800	19,000	79.0%
Used Car Dealers	45,200	4,500	66.5%
Auto Rental/Leasing	13,200	2,100	63.5%
Recreational Vehicles	10,100	1,150	66.5%
TOTAL AUTO & TRUCK SALES, ETC.	163,300	26,750	
	RANK 10	RANK 6	
PERCENTAGE OF ACTIVITY	3.21%	6.05%	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
REAL ESTATE SALES & RENTAL			
Timeshare Condo Plans	42,000	2,300	60.7%
Real Estate Sales/Rentals	39,000	3,000	67.1%
Land Development Cos	22,400	500	70.9%
Rental Referral Svcs	15,000	700	67.7%
Rentals By Indiv Owners	11,800	1,600	60.8%
TOTAL REAL ESTATE SALES & RENTAL	130,200	8,100	
	RANK 11	RANK 12	
PERCENTAGE OF ACTIVITY	2.56%	1.83%	
SOLICITING ORGANIZATIONS			
Charities	79,600	750	73.5%
Police & Fire	21,200	150	61.0%
Veterans	11,300	75	81.6%
General Membership	9,000	150	66.3%
Business Membership	6,100	75	65.0%
TOTAL SOLICITING ORGANIZATIONS	127,200	1,200	
	RANK 12	RANK 20	
PERCENTAGE OF ACTIVITY	2.50%	0.27%	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
HEALTH/MEDICAL SERVICES			
Hearing Aid Companies	24,300	825	72.8%
Optical Services	21,900	2,700	72.4%
Dentists	12,400	700	64.9%
Doctors	11,400	950	70.0%
Hospitals/Clinics	10,300	1,300	77.9%
Nursing Homes	7,400	200	67.2%
Other Health Services	38,500	3,800	74.3%
TOTAL HEALTH/MEDICAL SERVICES	126,200	10,475	
	RANK 13	RANK 9	
PERCENTAGE OF ACTIVITY	2.48%	2.37%	
DIRECT IN-HOME SALES			
Magazines	27,600	3,900	73.5%
Photography	12,200	1,300	60.5%
Encyclopedias	7,500	300	75.3%
Other	63,000	4,200	72.9%
TOTAL IN-HOME SALES	110,300	9,700	
	RANK 14	RANK 11	
PERCENTAGE OF ACTIVITY	2.17%	2.19%	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
PERSONAL & PROFESSIONAL SERVICES			
Health Studios	30,100	4,000	67.0%
Dating & Introduction Svcs	17,100	900	62.7%
Child Care Centers	13,900	200	70.7%
Financial Advisory Services	13,100	500	56.5%
Legal Services	12,600	350	58.6%
Tax Preparation Services	8,000	400	65.6%
Hair Product/Improvement	8,000	475	57.4%
Barber/Beauty Shops	6,700	950	61.1%
TOTAL PERSONAL & PROFESSIONAL SERVICES	109,500	7,775	
	RANK 15	RANK 13	
PERCENTAGE OF ACTIVITY	2.15%	1.76%	
TRAVEL-RELATED SERVICES			
Travel Agencies	81,300	5,800	64.7%
Airlines	8,300	2,100	70.4%
Hotels/Motels	7,400	2,500	67.8%
TOTAL TRAVEL-RELATED SERVICES	97,000	10,400	
	RANK 16	RANK 10	
PERCENTAGE OF ACTIVITY	1.91%	2.35%	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
HOME BUILDERS/MANUFACTURERS			
New Home Builders	64,400	3,400	61.4%
Mobile/Modular Homes	24,500	2,500	66.9%
TOTAL HOME BUILDERS/MANUFACTURERS	88,900	5,900	
	RANK 17	RANK 15	
PERCENTAGE OF ACTIVITY	1.75%	1.33%	
TRADE/VOCATIONAL SCHOOLS	81,700	1,800	67.4%
	RANK 18	RANK 19	
PERCENTAGE OF ACTIVITY	1.61%	0.41%	
ADVERTISING SOLICITING ORGANIZATIONS	52,800	2,500	51.7%
	RANK 19	RANK 18	
PERCENTAGE OF ACTIVITY	1.04%	0.56%	

1987 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUPINGS

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
FOOD SALES & SERVICE			
Bulk Meat Companies	10,500	350	52.6%
Restaurants	8,400	1,500	68.4%
Freezer Food Plans	7,000	200	82.4%
Other Food Svc/Estab	6,300	700	65.6%
Chain Food Stores	3,800	250	76.1%
Independent Food Stores	3,000	300	66.7%
TOTAL FOOD SALES & SERVICE	**39,000**	**3,300**	
	RANK 20	**RANK 17**	
PERCENTAGE OF ACTIVITY	**0.77%**	**0.75%**	
MARKET RESEARCH FIRMS	**32,400**	**700**	**67.4%**
	RANK 21	**RANK 21**	
PERCENTAGE OF ACTIVITY	**0.64%**	**0.16%**	

DEFINITIONS FOR CLOSED COMPLAINT CATEGORIES AND METHODOLOGY FOR "SETTLEMENT INDEX"

The following definitions explain the CBBB Annual Activity Report by Type of Business (pages 17-20), which includes the numbers and rankings of inquiries and complaints and the complaint settlement index for 139 types of business.

Complaints which a Bureau brings to the attention of a business (either orally or in writing) for the purpose of eliciting its response are, when concluded, categorized under a general heading of **PRESENTED COMPLAINTS**.

Presented complaints are categorized by the Type of Business involved, under the major categories of **RESPONSE, NO RESPONSE** and **UNPURSUABLE**.

RESPONSE - The business replies to the presentation of the complaint either by contacting the Bureau, Bureau and customer, or customer only. Complaints which receive a business response are further categorized according to the customer's satisfaction with that response.

Satisfied (positive) is based on complainant's direct statement of satisfaction. The complainant must return the BBB verification form marked "Basically Satisfied" or call the Bureau with equivalent information.

Satisfied (assumed) is based on complainant's failure to return the BBB verification form or otherwise notify the Bureau of the complaint's status within a designated number of days from its receipt. (Satisfaction can only be

assumed when the company responds to the Bureau. Satisfaction cannot be assumed if both the company and the customer fail to answer. Such cases must remain under the "No Response" category until the Bureau is positively notified to the contrary.)

Dissatisfied is based on complainant's direct statement of dissatisfaction. The complainant must return the BBB verification form marked "Basically Dissatisfied" or call the Bureau with equivalent information.

Dissatisfied (AJR) is based on the BBB judgment that, while the customer has directly stated that he/she is "Basically Dissatisfied," the company did all that it reasonably had a responsibility to do in handling the complaint. The company response is, therefore, "Administratively Judged Responsible" (AJR). The AJR designation should only be used when there is clear and compelling evidence that the customer has been unreasonable in his/her expectations or when the facts show the complaint to be without validity.

NO RESPONSE - No reply by the business to the Bureau or customer.

UNPURSUABLE - Cases which are presented, but result only in knowledge that the company is out of business, cannot be located or is bankrupt without consumer recourse available.

The "**Settlement Index**" is calculated by adding (Satisfied-Positive) + (Satisfied-Assumed) + (Dissatisfied, but Administratively Judged Responsible) and dividing by the total Presented Complaints.

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT—1987

Total Activity by Type of Business

TYPE OF BUSINESS	CODE*	INQUIRIES	RANK	COM-PLAINTS	RANK	SETTLE-MENT %	SATISFIED POSITIVE	SATISFIED ASSUMED	TOTAL SATISFIED	PERCENT SATISFIED	DIS-SATISFIED	DISSATIS-FIED AJR	TOT DIS-SATISFIED	PERCENT NO RESPONSE	NO RESPONSE	PERCENT UNPRSBL	UNPUR
FRANCHISED AUTO DEALERS	000	94,800	9	19,000	3	79.0%	5,500	6,800	12,300	64.8%	1,900	2,700	4,600	6.1%	1,160	4.8%	920
AUTO DEALERS—USED ONLY	003	45,200	29	4,500	22	66.5%	650	1,600	2,250	50.6%	550	700	1,250	16.6%	750	4.7%	210
AUTO SERVICE STATIONS	005	13,600	90	2,900	45	66.6%	500	950	1,450	52.0%	375	400	775	17.0%	500	3.4%	100
AUTO REPAIR—EX. TRANSM	010	69,700	16	10,300	8	64.8%	2,000	3,200	5,200	50.3%	1,400	1,500	2,900	17.4%	1,790	4.2%	430
REPAIR SHOPS-BODY/PAINT	012	37,600	41	3,100	39	68.1%	500	1,200	1,700	55.4%	300	400	700	18.2%	560	4.2%	130
AUTO TIRE, BATTERY, ACC	015	19,600	75	2,800	46	73.0%	650	1,100	1,750	61.5%	300	325	625	12.1%	340	4.7%	130
AUTO/TRUCK RENTAL LEASING	017	13,200	92	2,100	61	63.5%	450	650	1,100	52.4%	260	225	485	19.5%	400	4.5%	95
AUTO TRANSMISSION SHOPS	020	46,300	27	4,000	25	73.0%	700	1,800	2,500	61.9%	450	450	900	10.9%	440	4.5%	180
AUTO PARTS COMPANIES	022	13,800	89	2,100	63	65.7%	350	750	1,100	55.2%	200	200	400	19.6%	380	4.1%	80
AUTO OTHER	090	70,100	15	5,800	14	67.0%	1,100	2,200	3,300	55.7%	560	675	1,235	18.1%	1,050	5.2%	300
BANKS	100	28,600	51	3,300	34	80.6%	1,300	1,000	2,300	71.9%	250	300	550	7.1%	230	4.7%	150
BUSINESS OPPORTUNITY COS	105	20,600	73	600	107	56.9%	100	200	300	53.1%	70	25	95	18.6%	115	13.3%	80
COMMODITIES BROKERS/DEALERS	107	10,200	105	250	125	59.4%	50	75	125	47.6%	25	30	55	23.8%	60	7.0%	20
CONSUMER FINANCE AND LOANS	110	49,700	25	3,000	41	68.5%	800	1,000	1,800	58.6%	375	300	675	14.5%	440	4.6%	140
CREDIT CARD COMPANIES	115	45,300	28	3,800	30	74.0%	1,200	1,400	2,600	69.7%	250	150	400	15.3%	560	4.0%	150
CREDIT COLLECTION COMPANIES	120	23,100	65	2,600	50	74.1%	700	1,000	1,700	66.0%	260	200	460	10.3%	270	5.5%	140
FRANCHISE SELLING COMPANIES	125	8,700	110	170	129	75.8%	20	160	120	69.5%	15	10	25	10.5%	20	5.3%	10
HOUSE/APT. RENTAL BY INDIV	128	11,800	100	1,600	69	60.8%	300	450	750	47.7%	250	200	450	18.5%	300	4.9%	80
HOUSE/APT. RENT REFERRAL SVC	129	15,000	86	700	105	67.7%	100	300	400	57.9%	60	70	130	15.2%	100	8.5%	60
INSURANCE COMPANIES	130	114,300	7	2,900	43	75.5%	1,000	900	1,900	66.5%	250	250	500	12.2%	350	4.0%	115
LIFE INSURANCE	131	69,500	17	1,100	82	80.3%	350	500	850	73.2%	100	80	180	7.6%	90	2.4%	30
ACCIDENT AND HEALTH INS	132	33,900	45	1,000	85	78.6%	300	400	700	68.0%	150	100	250	6.2%	60	1.9%	20
AUTO INSURANCE	133	27,900	50	1,700	68	73.9%	400	600	1,000	56.9%	240	300	540	9.6%	160	2.3%	40
HOME OWNER RENTER/FIRE	134	10,000	107	300	123	74.2%	50	125	175	59.5%	40	40	80	8.6%	25	4.9%	15
LAND DEVELOPMENT COS.	135	22,400	68	500	110	70.9%	200	150	350	66.2%	60	25	85	14.4%	70	2.5%	15
MULTI-LEVEL SELLING COS	140	25,100	60	800	96	75.0%	80	450	530	66.1%	60	70	130	11.6%	90	5.8%	45
REAL ESTATE SALES/RENTALS	145	39,000	36	3,000	42	67.1%	700	900	1,600	54.6%	375	375	750	14.6%	440	5.9%	175
SAVINGS AND LOAN COMPANIES	150	21,000	72	750	98	73.8%	200	300	500	63.7%	65	80	145	11.5%	90	6.3%	50
SECURITY BROKERS/DEALERS	155	26,000	57	300	122	75.0%	80	100	180	61.6%	15	40	55	8.5%	25	12.2%	35
TIME SHARE CONDO PLANS	157	42,000	31	2,300	59	60.7%	575	625	1,200	52.4%	275	200	475	24.5%	560	2.6%	60
OTHER FINANCIAL	190	95,800	8	4,500	23	66.3%	1,100	1,500	2,600	58.4%	450	350	800	17.6%	780	6.0%	265
BULK MEAT COMPANIES	200	10,500	103	350	119	52.6%	50	125	175	47.4%	50	20	70	31.6%	110	2.6%	10
CHAIN FOOD STORES	205	3,800	131	550	109	76.1%	200	175	375	66.7%	50	50	100	11.8%	60	3.7%	20
INDEPENDENT FOOD STORES	210	3,000	133	300	121	66.7%	70	100	170	57.5%	30	30	60	16.7%	50	7.5%	25

*Code identifies type of business in BBB record system

TYPE OF BUSINESS	CODE*	INQUIRIES	RANK	COM-PLAINTS	RANK	SETTLE-MENT %	SATISFIED POSITIVE	SATISFIED ASSUMED	TOTAL SATISFIED	PERCENT SATISFIED	DIS-SATISFIED	DISSATIS-FIED A/R	TOT DIS-SATISFIED	PERCENT NO RESPONSE	NO RESPONSE	PERCENT UNPRSBL	UNPUR
FREEZER FOOD PLAN COMPANIES	215	7,000	121	200	128	82.4%	50	100	150	69.4%	10	25	35	7.4%	15	6.5%	15
RESTAURANTS	217	8,400	112	1,500	71	68.4%	400	450	850	54.0%	140	200	340	18.8%	285	3.9%	60
OTHER FOOD COMPANIES	290	6,300	126	700	105	65.6%	200	200	400	55.6%	75	70	145	16.5%	115	7.2%	50
DENTISTS	300	12,400	97	700	104	64.9%	200	200	400	52.6%	100	90	190	15.7%	110	4.6%	30
DATING/SOCIAL INTRODUCTION	302	17,100	83	900	90	62.7%	250	250	500	51.8%	150	100	250	17.0%	150	2.9%	30
DOCTORS	305	11,400	101	950	89	70.0%	200	300	500	55.3%	140	140	280	9.8%	90	5.5%	50
BARBER/BEAUTY SHOPS	307	6,700	124	950	88	61.1%	150	300	450	47.4%	150	130	280	15.5%	150	8.2%	80
DRUG STORES	310	3,600	132	450	115	76.4%	130	150	280	65.3%	40	50	90	9.1%	40	6.2%	30
HAIR PRODUCT/IMPROVEMENT	315	8,000	115	475	111	57.4%	100	100	200	44.9%	100	60	160	10.9%	50	11.3%	55
HEALTH STUDIOS	320	30,100	49	4,000	26	67.0%	1,100	1,200	2,300	57.1%	400	400	800	16.4%	650	6.2%	250
HEARING AID COMPANIES	325	24,300	62	825	94	72.8%	200	300	500	61.8%	75	90	165	13.8%	115	4.3%	35
HOSPITALS/CLINICS	330	10,300	104	1,300	78	77.9%	400	500	900	68.5%	125	125	250	10.1%	135	2.7%	35
NURSING HOMES	332	7,400	119	200	127	67.2%	30	100	130	58.8%	10	20	30	14.3%	30	13.4%	30
OPTICAL SERVICES	334	21,900	70	2,700	48	72.4%	700	1,000	1,700	61.1%	300	300	600	11.2%	300	5.2%	140
OTHER HEALTH AND PERSONAL SVCS	390	38,000	40	3,800	31	55.9%	1,000	900	1,900	48.0%	250	300	550	31.6%	1,200	5.8%	220
ALARM SYSTEMS DEALERS	400	38,600	39	1,000	86	78.2%	200	500	700	67.7%	60	100	160	9.4%	100	6.2%	65
BUILDING MATERIAL/SUPPLIES	405	17,200	82	1,350	76	74.3%	300	550	850	66.0%	125	110	235	13.4%	180	3.1%	40
CEMENT CONTRACTORS	407	15,600	85	800	95	60.7%	100	300	400	52.7%	65	65	130	23.3%	190	8.0%	65
EXTERMINATING SERVICE COS	410	54,000	21	2,100	60	73.0%	500	850	1,350	63.0%	200	210	410	13.7%	300	4.2%	90
ELECTRICAL CONTRACTORS	413	22,300	69	1,100	83	67.2%	250	425	675	59.8%	120	80	200	17.4%	200	4.8%	55
FENCE COMPANIES	414	22,400	67	1,050	84	69.5%	170	450	620	60.1%	90	100	190	16.8%	175	5.5%	55
HEATING AND CENTRAL AIR	415	84,900	11	3,300	35	67.5%	700	1,000	1,700	54.3%	400	430	830	14.8%	480	5.5%	180
FUEL OIL COMPANIES	416	8,600	111	450	113	70.2%	100	125	225	51.6%	60	80	140	10.9%	50	5.2%	25
HOME BUILDERS-NEW CONST	420	64,400	18	3,400	33	61.4%	650	1,100	1,750	51.3%	500	340	840	19.7%	670	4.7%	160
HOME INSULATION COMPANIES	422	18,500	79	450	114	61.4%	100	150	250	53.7%	65	30	95	20.3%	90	4.1%	20
HOME REMODELING CONTRAC	425	146,800	4	9,200	10	62.4%	1,900	3,100	5,000	54.2%	900	750	1,650	22.1%	2,030	5.8%	530
MOBILE/MODULAR HOME DEALERS	430	24,500	61	2,500	51	66.9%	650	800	1,450	57.4%	300	250	550	17.5%	440	3.5%	90
PAINT/WALLPAPER COMPANIES	432	25,700	59	1,500	73	56.5%	250	450	700	47.4%	140	135	275	26.1%	400	8.0%	120
PAVING CONTRACTORS	435	35,000	43	1,600	70	58.2%	300	500	800	50.4%	170	125	295	24.9%	400	6.3%	100
PLUMBING CONTRACTORS	438	38,900	37	2,800	47	64.5%	600	800	1,400	51.7%	350	350	700	18.6%	500	4.4%	120
ROOFING CONTRACTORS	440	130,200	5	5,700	17	62.5%	1,300	1,800	3,100	54.8%	575	435	1,010	22.3%	1,260	5.1%	290
SOLAR ENERGY COMPANIES	442	12,600	95	750	100	43.5%	100	200	300	38.9%	125	35	160	29.1%	220	11.5%	85
SIDING CONTRACTORS	445	41,400	33	1,800	65	68.0%	400	700	1,100	60.9%	175	130	305	16.3%	300	6.3%	115
STORM WINDOWS AND DOORS	447	49,900	24	2,900	44	68.4%	800	1,000	1,800	61.2%	300	200	500	16.6%	480	4.2%	120
SWIMMING POOL COMPANIES	450	46,500	26	2,500	52	65.7%	600	725	1,325	53.6%	300	300	600	17.7%	450	4.3%	110
WATER CONDITIONING COMPANIES	452	23,100	64	800	97	69.3%	175	300	475	60.0%	100	75	175	12.0%	100	5.0%	40
WATERPROOFING COMPANIES	455	22,500	66	400	116	58.7%	130	100	230	50.6%	75	35	110	18.3%	75	5.5%	25

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OTHER HOME REMODELING	490	149,400	3	9,600	9	59.0%	2,000	2,900	4,900	50.5%	925	800	1,725	24.8%	2,370	6.6%	625
APPAREL AND ACCESSORY STORES	500	17,300	81	4,900	21	67.8%	1,300	1,250	2,550	52.3%	500	750	1,250	18.2%	890	3.9%	190
APPLIANCE STORES	505	36,400	42	5,400	19	73.8%	1,700	1,650	3,350	62.4%	425	600	1,025	14.6%	790	3.7%	200
CAMERA SHOPS	506	6,700	125	1,700	67	77.7%	700	550	1,250	71.7%	150	100	250	11.1%	190	2.3%	40
BUYING CLUBS/GROUP PURCHASING	508	34,400	44	1,200	80	60.5%	250	400	650	55.3%	300	60	360	11.2%	130	2.6%	30
CATALOG SHOWROOM MERCHANDISERS	509	4,700	130	350	118	70.2%	100	125	225	63.6%	40	25	65	15.7%	50	4.0%	15
DEPARTMENT STORES-TRADITIONAL	510	18,800	76	6,800	13	87.8%	2,800	2,600	5,400	78.9%	300	600	900	6.1%	410	1.9%	130
DEPT STORES-DISCOUNT	511	9,000	109	1,400	74	81.5%	400	650	1,050	74.2%	100	100	200	9.5%	140	2.3%	30
COMPUTER/DP SALES AND SVCS	512	18,800	77	1,500	72	62.5%	350	425	775	52.7%	125	150	275	24.7%	370	4.8%	70
DIRECT SELLING-ENCYCLOPAEDIA	515	7,500	116	300	124	75.3%	50	125	175	67.3%	20	20	40	16.0%	45	2.0%	5
DIRECT SELLING-MAGAZINE	520	27,600	54	3,900	28	73.5%	1,300	1,350	2,650	67.5%	150	240	390	15.0%	590	7.4%	290
DIRECT SELLING-PHOTOGRAPHY	525	12,200	98	1,300	79	60.5%	200	475	675	54.3%	100	80	180	24.9%	310	6.3%	80
DIRECT SELLING-OTHER	530	63,000	19	4,200	24	72.9%	1,200	1,500	2,700	66.0%	225	300	525	15.1%	630	6.7%	280
FLOOR COVERING STORES	535	40,900	34	5,000	20	68.2%	1,250	1,550	2,800	56.8%	500	560	1,060	17.1%	840	4.2%	210
FLORISTS	537	5,800	128	700	103	62.4%	150	225	375	52.8%	100	70	170	19.5%	140	3.6%	25
GARDENING/NURSERY PRODUCTS	540	23,700	63	3,200	37	74.4%	1,600	625	2,225	67.6%	300	220	520	13.6%	440	2.7%	85
HOME FURNISHING STORES	545	44,700	30	11,200	7	71.7%	3,400	3,400	6,800	61.2%	925	1,175	2,100	16.2%	1,810	3.9%	440
JEWELRY STORES	550	20,100	74	3,000	40	65.7%	675	1,000	1,675	55.2%	375	300	675	16.9%	510	5.2%	155
MAGAZINES, ORDERED BY MAIL	553	27,700	53	8,700	11	79.8%	3,700	2,900	6,600	76.2%	300	300	600	14.7%	1,280	2.3%	200
ORD PROD SALES BOOKS/RECORDS	554	13,200	92	3,900	27	76.9%	1,400	1,500	2,900	73.8%	150	125	275	15.1%	600	4.2%	165
MAIL ORDER COMPANIES	555	188,700	2	26,700	1	74.7%	12,200	6,800	19,000	71.2%	1,150	900	2,050	17.6%	4,700	3.5%	930
ORD PROD SALES VIA CATALOGUE	556	38,900	38	11,200	6	80.4%	4,500	4,100	8,600	76.6%	425	400	825	13.8%	1,550	2.0%	225
ORD PROD SALES VIA NEWS/MAG	557	26,500	55	14,200	4	72.4%	4,400	5,450	9,850	69.7%	1,075	400	1,475	14.0%	2,000	6.0%	860
ORD PROD SALES VIA BROADCAST	558	13,200	93	2,500	54	63.7%	800	675	1,475	59.7%	100	100	200	15.3%	380	17.0%	425
ORD PROD SALES VIA TELEPHONE	559	41,800	32	1,300	77	62.2%	325	450	775	57.9%	100	50	150	19.2%	260	12.5%	165
MUSIC/RECORD STORES	560	7,000	122	700	102	65.8%	200	225	425	57.7%	75	50	125	18.7%	130	5.1%	35
PET STORES	561	7,300	120	850	93	68.3%	120	350	470	53.0%	100	130	230	14.7%	125	5.0%	45
OFFICE EQUIPMENT	562	12,100	99	1,300	75	60.7%	300	400	700	53.6%	100	100	200	24.1%	325	7.1%	100
PHOTOGRAPHIC PROCESSING	565	16,400	84	2,400	57	60.9%	600	650	1,250	51.8%	225	220	445	25.7%	615	4.3%	105
PHOTOG. STUDIOS—EX. DIRECT	568	17,800	80	2,350	58	64.0%	575	750	1,325	55.8%	175	200	375	23.0%	550	5.7%	135
RECREATIONAL VEHICLE DEALERS	570	10,100	106	1,150	81	66.5%	225	400	625	53.0%	150	150	300	17.6%	200	3.0%	35
REUPHOLSTERING SHOPS	575	13,500	91	900	91	56.3%	175	275	450	49.8%	125	60	185	23.5%	200	6.7%	60
SPORTING GOODS STORES	577	5,200	129	600	108	75.4%	150	225	375	65.5%	60	60	120	12.6%	75	1.8%	10
TELEPHONE EQUIPMENT STORES	578	6,900	123	650	106	60.1%	100	225	325	51.8%	80	50	130	16.6%	110	11.1%	70
TV/RADIO/PHONO/SHOPS	580	25,700	58	5,700	16	70.9%	1,800	1,750	3,550	61.8%	525	500	1,025	16.1%	920	3.9%	220
OTHER RETAIL STORES/SHOPS	590	71,200		9,800		66.9%	2,700	2,900	5,600	56.9%	875	1,000	1,875	18.3%	1,800	6.0%	585
ADVERTISING SOLICITING ORGNS	600	52,800	23	2,500	56	51.7%	600	600	1,200	47.8%	125	100	225	32.8%	810	10.7%	265

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AIRLINES	605	8,300	113	2,100	62	70.4%	600	600	1,200	57.0%	200	275	475	16.3%	340	4.6%	100
APPLIANCE SERVICE	610	32,700	47	5,500	18	63.3%	1,000	1,900	2,900	52.6%	550	600	1,150	20.5%	1,120	5.9%	320
CABLE/PAY TV COMPANIES	612	18,700	78	3,500	32	80.4%	1,300	1,300	2,600	73.6%	250	240	490	10.8%	380	1.9%	70
CARPET & UPHOLST. CLEANING	613	57,900	20	2,700	49	62.6%	500	900	1,400	53.3%	400	250	650	19.1%	510	3.9%	105
CHARITY SOLICITING ORGNS	615	79,600	14	750	99	73.5%	400	125	525	70.6%	40	20	60	19.0%	140	2.6%	20
SOLICITING ORG GEN MEMBERSHIP	616	9,000	108	150	130	66.3%	50	40	90	58.1%	5	15	20	25.6%	40	4.7%	7
SOLICITING ORG-BUS MEMBERSHIP	617	6,100	127	75	132	65.0%	30	15	45	60.0%	7	4	11	17.5%	15	7.5%	5
SOLICITING ORG-VETERANS	618	11,300	102	70	133	81.6%	0	50	50	78.9%	2	2	4	13.2%	10	2.6%	2
SOL ORG POLICE/FIRE	619	21,200	71	150	131	61.0%	20	75	95	58.5%	25	4	29	15.9%	25	7.3%	10
DRY CLEANING/LAUNDRY COS	620	26,500	56	8,300	12	66.5%	2,500	2,275	4,775	57.8%	1,010	730	1,740	18.8%	1,550	2.4%	200
CHILD CARE SERVICES	621	13,900	88	200	126	58.5%	30	75	105	42.3%	50	35	85	16.3%	35	5.7%	15
COUPON BOOK PROMOTIONS	622	33,400	46	850	92	39.7%	120	200	320	36.8%	75	25	100	42.1%	360	9.8%	85
EMPLOYMENT SERVICES	625	88,500	10	3,200	36	66.3%	550	1,250	1,800	56.2%	300	325	625	16.2%	525	7.7%	250
FUNERAL RELATED SERVICES	630	13,100	94	500	112	70.7%	150	150	300	61.0%	35	45	80	15.4%	70	6.9%	30
HOMEWORK COMPANIES	635	119,700	6	1,800	64	48.8%	450	375	825	45.5%	250	60	310	30.2%	550	7.5%	135
HOTELS/MOTELS	637	7,400	118	2,500	53	67.8%	650	800	1,450	57.7%	300	250	550	16.7%	420	3.1%	80
LEGAL SERVICES	640	12,600	96	350	120	65.6%	90	100	190	53.8%	30	40	70	15.9%	50	10.3%	35
MARKET RESEARCH COMPANIES	645	32,400	48	700	101	67.4%	150	300	450	63.2%	70	30	100	17.4%	125	5.5%	40
MOVING/STORAGE COMPANIES	650	52,900	22	3,800	29	67.7%	800	1,250	2,050	52.8%	500	570	1,070	14.8%	570	4.5%	175
TELEVISION SERVICING	655	27,800	52	3,100	38	67.3%	700	1,050	1,750	56.6%	400	330	730	16.9%	525	3.2%	100
TAX PREPARATION COMPANIES	660	8,000	114	400	117	56.5%	100	100	200	47.7%	50	35	85	27.1%	100	4.7%	20
TELEPHONE COMPANIES	665	14,000	87	2,500	55	73.1%	750	900	1,650	66.0%	200	175	375	14.7%	370	4.7%	115
TRADE/VOCATIONAL SCHOOLS	670	81,700	12	1,800	66	67.4%	400	550	950	55.5%	140	200	340	13.3%	230	11.4%	200
TRAVEL AGENCIES	675	81,300	13	5,800	15	64.7%	1,600	1,350	2,950	50.6%	575	825	1,400	19.1%	1,100	6.3%	365
UTILITY COMPANIES	680	7,500	117	1,000	87	75.8%	300	325	625	62.4%	100	130	230	10.3%	100	3.8%	40
VACATION CERTIFICATE COS	685	274,600	1	11,600	5	54.3%	3,100	2,850	5,950	51.4%	1,425	340	1,765	22.1%	2,600	11.3%	1,300
OTHER SERVICE ESTABLISHMENTS	690	213,400		18,000		64.9%	5,300	4,650	9,950	55.0%	1,575	1,775	3,350	21.0%	3,800	5.5%	985
MANUFACTURERS/PRODUCERS	700	27,600		5,200		83.6%	2,500	1,500	4,000	77.7%	175	300	475	9.3%	480	3.7%	195
AUTO MANUF-SPEC PROGRAM	701	40,100	35	26,300	2	90.6%	19,500	3,350	22,850	87.1%	375	900	1,275	0.9%	230	7.1%	1,850
WHOLESALERS/DISTRIBUTORS	800	18,200		1,100		69.9%	365	300	665	62.1%	100	85	185	16.3%	180	5.1%	55
NOT ELSEWHERE CLASSIFIED	999	170,000		5,400		67.3%	1,350	1,850	3,200	59.3%	350	430	780	17.5%	950	8.7%	470
BBB SETTLEMENT RATE						70.4%											
TOTAL ESTIMATED ACTIVITY		5,084,000		442,500			137,300	136,600	274,000		38,400	37,400	75,800		69,700		22,850

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Council of Better Business Bureaus, Inc.
1515 Wilson Boulevard, Arlington, VA 22209, (703) 276-0100